

Fill in this information to identify the case:Debtor 1 David Oliver MoisioDebtor 2 Ann Victoria Moisio
(Spouse, if filing)United States Bankruptcy Court for the : NorthernDistrict of Ohio
(State)Case number 16-41866-tnap**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage
Servicing**Court claim no. (if known): 8Last four digits of any number you XXXXXX5131
use to identify the debtors' account:Date of payment change:
Must be at least 21 days after date of 1/1/2021
this noticeNew total payment:
Principal, interest, and escrow, if any \$972.44**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtors' escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 199.73*New escrow payment : \$ 303.32**Part 2: Mortgage Payment Adjustment****2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtors' mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Melissa Licker Date 12/11/2020
Signature

Print: Melissa Licker Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 732-902-5384 Email Melissa.Licker@mccalla.com

*To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Creditor will refund or credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

**Please note Creditor is in the process of filing a Transfer of Claim to reflect Creditor as the Transferee of this Claim. However, this Notice of Mortgage Payment Change is being filed to ensure Creditor's compliance with Fed. R. Bankr. P. 3002.1.

In Re:

David Oliver Moisio
Ann Victoria Moisio

Bankruptcy Case No.: 16-41866-tnap

Chapter: 13

Judge: Tiiara N.A. Patton

CERTIFICATE OF SERVICE

I, Melissa Licker, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

David Oliver Moisio
2237 S. Denmark Road
Jefferson, OH 44047

Ann Victoria Moisio
2237 S. Denmark Road
Jefferson, OH 44047

Robert L. Herman
PO Box 21
Kinsman, OH 44428

(served via ECF Notification)

Michael A. Gallo, Trustee
5048 Belmont Avenue
Youngstown, OH 44505

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 12/11/2020
(date)

By: /s/Melissa Licker

Melissa Licker
Authorized Agent for Creditor



NewRez
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (866) 317-2347

Final

ANN V MOISIO
DAVID O MOISIO
2237 S DENMARK RD
JEFFERSON OH 44047

Analysis Date:

December 01, 2020

Loan:

Property Address:
2237 S DENMARK RD
JEFFERSON, OH 44047

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with NewRez. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information		Contractual	Effective Jan 01, 2021	Prior Esc Pmt	October 01, 2020	Escrow Balance Calculation	
P & I Pmt:		\$669.12	\$669.12**	P & I Pmt:	\$669.12	Due Date:	December 01, 2020
Escrow Pmt:		\$309.65	\$303.32	Escrow Pmt:	\$164.33	Escrow Balance:	\$892.97
Other Funds Pmt:		\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$309.65
Asst. Pmt (-):		\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:		\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:		\$978.77	\$972.44	Total Payment:	\$833.45	Anticipated Escrow Balance:	\$1,202.62

Shortage/Overage Information		Effective Jan 01, 2021
Upcoming Total Annual Bills		\$2,804.08
Required Cushion		\$467.35
Required Starting Balance		\$2,038.38
Escrow Shortage		-\$835.76
Surplus		\$0.00

Cushion Calculation: Because NewRez does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 467.35. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 467.35 or 1/6 of the anticipated payment from the account.

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Dec 2019 to Dec 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	1,119.15
Dec 2019		199.73		*		0.00	1,318.88
Dec 2019		199.73		*		0.00	1,518.61
Jan 2020		199.73		*		0.00	1,718.34
Jan 2020			532.04	*	County Tax	0.00	1,186.30
Mar 2020		399.46		*		0.00	1,585.76
Mar 2020			1,740.00	*	Hazard	0.00	(154.24)
May 2020		199.73		*		0.00	45.49
Jun 2020		199.73		*		0.00	245.22
Jun 2020			532.04	*	County Tax	0.00	(286.82)
Jul 2020		199.73		*		0.00	(87.09)
Aug 2020		199.73		*		0.00	112.64
Sep 2020		199.73		*		0.00	312.37
Oct 2020		199.73		*		0.00	512.10
Nov 2020		164.33		*		0.00	676.43
Nov 2020		191.73		*		0.00	868.16
Nov 2020		(27.40)		*		0.00	840.76
					Anticipated Transactions	0.00	840.76
Dec 2020		309.65 ^P					1,150.41
	\$0.00	\$2,835.34	\$0.00	\$2,804.08			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

December 01, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,202.62	2,038.38
Jan 2021	233.67			1,436.29	2,272.05
Feb 2021	233.67	532.04	County Tax	1,137.92	1,973.68
Mar 2021	233.67	1,740.00	Hazard	(368.41)	467.35
Apr 2021	233.67			(134.74)	701.02
May 2021	233.67			98.93	934.69
Jun 2021	233.67			332.60	1,168.36
Jul 2021	233.67	532.04	County Tax	34.23	869.99
Aug 2021	233.67			267.90	1,103.66
Sep 2021	233.67			501.57	1,337.33
Oct 2021	233.67			735.24	1,571.00
Nov 2021	233.67			968.91	1,804.67
Dec 2021	233.67			1,202.58	2,038.34
	\$2,804.04	\$2,804.08			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,202.62. Your starting balance (escrow balance required) according to this analysis should be \$2,038.38. This means you have a shortage of 835.76.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 2,804.08. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$233.67
Surplus Reduction:	\$0.00
Shortage Installment:	\$69.65
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$303.32

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$902.79 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

NewRez
PO Box 10826
Greenville, SC 29603 0826



Detach Here



NewRez
PO Box 10826

Greenville, SC 29603 0826
(866) 317-2347

Escrow Shortage Reply (This is not a bill)

Loan Number: [REDACTED]
Full Shortage Amount: \$835.76
Payment Amount: \$ _____

Your escrow shortage has been spread over 12 months, resulting in an additional increase in your monthly payment in the amount of 69.65.

IF YOU CHOOSE to pay your shortage in full, please visit www.NewRez.com in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left

NewRez
P.O. Box 740039
Cincinnati, OH 45274-0039